

Small Group Off Exchange Plans- 2014								
United Health Care Insurance Company								
POS Products								
Plan ID	HSA- MY-5 - YI	HSA- MY-6-YI	HSA-MY-7-YI	M2-5-YL	M2-5-YJ	M2-6-YJ	M2-7-YJ	M2-8-YI
Metal Level	Bronze	Bronze	Silver	Silver	Silver	Gold	Gold	Platinum
Medical Deductible	\$5,000	\$3,500	\$2,000	\$3,000	\$3,000	\$1,500	\$1,000	\$0
Coinsurance Member's Share	0%	50%	20%	30%	30%	0%	20%	0%
Medical OOP Max	\$6,250	\$6,250	\$6,250	\$6,250	\$6,250	\$4,000	\$4,000	\$2,000
Drug OOP Max	Combined with Medical	Combined with Medical	Combined with Medical	Combined with Medical	Combined with Medical	Combined with Medical	Combined with Medical	Combined with Medical
Drug Deductible	Combined with Medical	Combined with Medical	Combined with Medical	\$0	\$250	\$0	\$0	\$0
Child Dental	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Plan Factor	0.5529	0.5377	0.652	0.621	0.641	0.829	0.771	0.908
Base Rate	\$514.56							

*Plans may have different copayments on certain services and prescription drugs. Please check the schedule of benefits available from the carrier.
Maine Bureau of Insurance 09/25/2013

United Healthcare Small Group Plan Factors
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Tobacco Factors	
United Healthcare	none

Area Factors	United Health Care
1	0.915
2	1.06
3	0.915
4	1.06

Area	Counties					
1	Cumberland	Sagadahoc	York			
2	Knox	Kennebec	Lincoln	Oxford		
3*	Androscoggin	Waldo	Franklin	Penobscot	Somerset	Piscataquis
4	Hancock	Aroostook	Washington			

Monthly Premium =(Base Rate* Plan Factor*Trend Factor*Area Factor*Age Factor*Tobacco Factor)

United Healthcare Monthly-2014	Trend Factor
January	1.012
February	1.012
March	1.012
April	1.036
May	1.036
June	1.036
July	1.061
August	1.061
September	1.061
October	1.086
November	1.086
December	1.086

Age Factors	
0-20	0.635
21-24	1.000
25	1.004
26	1.024
27	1.048
28	1.087
29	1.119
30	1.135
31	1.159
32	1.183
33	1.198
34	1.214
35	1.222
36	1.230
37	1.238
38	1.246
39	1.262
40	1.278
41	1.302
42	1.325
43	1.357
44	1.397
45	1.444
46	1.500
47	1.563
48	1.635
49	1.706
50	1.786
51	1.865
52	1.952
53	2.040
54	2.135
55	2.230
56	2.333
57	2.437
58	2.548
59	2.603
60	2.714
61	2.810
62	2.873
63	2.952
64 +	3.000